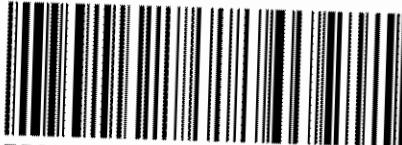


Shellpoint Mortgage Servicing  
P.O. Box 9103  
Temecula, CA 92589-9103



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Fees Paid  
WSO

Send Payments to:  
Shellpoint Mortgage Servicing  
P.O. Box 60535  
City of Industry, CA 91716-0535

Send Correspondence to:  
Shellpoint Mortgage Servicing  
P.O. Box 10826  
Greenville, SC 29603

**RETURN RECEIPT REQUESTED**

20240814-354

WENDY LANGUET  
161 CHANDLER RD  
BELGRADE, ME 04917-4501



**EXHIBIT**  
**F**

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08/14/2024

P.O. Box 10826  
Greenville, SC 29603  
Phone: 800-365-7107  
Fax: 866-467-1137  
www.shellpointmtg.com

WENDY LANGUET  
161 CHANDLER RD  
BELGRADE, ME 04917-4501

Loan Number: .  
Property Address: 161 CHANDLER RD  
BELGRADE, ME 04917

## NOTICE OF RIGHT TO CURE

Dear WENDY LANGUET:

You are hereby provided formal notice by Shellpoint Mortgage Servicing, the Servicer of the above-referenced acting on behalf of Deutsche Bank National Trust Company, as Trustee for FFMLT Trust 2005-FF11, Mortgage Pass-Through Certificates, Series 2005-FF11 ("Lender"), that you are in default under the terms of the documents creating and securing your Loan described above, including the Note and Deed of Trust/Mortgage/Security Deed ("Security Instrument"), for failure to pay amounts due.

You have a right to cure your default. To cure the default, you must pay the full amount of the default on this loan by 09/25/2024 (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter). If you do not correct the default by this date, Shellpoint Mortgage Servicing may require that you pay immediately the entire amount then remaining unpaid under the Note and under the Security Instrument ("immediate payment in full"), and Shellpoint Mortgage Servicing or another party may acquire the property by means of foreclosure and sale.

As of the date of this notice, the total amount required to cure the default is \$4,769.05, which consists of the following:

Next Payment Due Date:	05/01/2024
Total Monthly Payments Due:	\$4,257.60
Delinquent Payment	05/01/2024 \$1,064.40
Delinquent Payment	06/01/2024 \$1,064.40
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Delinquent Payment	08/01/2024 \$1,064.40
Late Charges:	\$14.92
Corporate Advance Balance:	\$1,148.81
Unapplied Balance:	(\$652.28)
<b>TOTAL YOU MUST PAY TO CURE DEFAULT:</b>	<b>\$4,769.05</b>

You can cure this default by making a payment of \$4,769.05 by 09/25/2024 (or if said date falls on a Saturday,



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The total amount due does not include any amounts that become due after the date of this notice. Other amounts, including additional monthly payments, late charges and other charges, may continue to accrue during this period as provided for under the Note, Security Instrument and applicable law. These amounts must also be paid in order for you to be current on your mortgage payments but are not required to cure the default. Please include your loan number and property address with your payment and send to:

Shellpoint Mortgage Servicing  
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City of Industry, CA 91716-0535

Overnight:  
Shellpoint Mortgage Servicing  
75 Beattie Place  
Suite LL202  
Greenville, SC 29601

You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under the Security Instrument, and to present any other defenses that you may have.

If immediate payment in full is required, you will have the right to have enforcement of the Security Instrument discontinued and to have the Note and the Security Instrument remain fully effective if you meet the following conditions: 1) pay the full amount that then would be due under the Security Instrument and the Note as if immediate payment in full had never been required; 2) correct your failure to keep any of your other promises or agreements made in the Security Instrument; 3) pay all reasonable expenses in enforcing the Security Instrument including, for example, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the property and rights under the Security Instrument; and 4) do whatever Lender reasonably requires to assure that Lender's interest in the property, Lender's rights under the Security Instrument, and your obligations under the Note and under the Security Instrument continue unchanged.

**To the extent your obligation has been discharged or is subject to the automatic stay in a bankruptcy case, this notice is for informational purposes only and does not constitute a demand for payment or an attempt to collect a debt as your personal obligation. If you are represented by an attorney, please provide us with the attorney's name, address, and telephone number.**

You may have options available to you other than foreclosure. You are encouraged to explore available options prior to the end of the "right to cure" period by contacting Shellpoint Mortgage Servicing or a counseling agency approved by the United States Department of Housing and Urban Development. A list of approved counseling agencies is included with this letter.

You may contact the following persons with authority to modify your mortgage loan:

Shellpoint Mortgage Servicing  
P.O. Box 10826  
Greenville, SC 29603  
8668252174

If foreclosure proceedings are undertaken, we may pursue a deficiency judgment, if permitted by applicable

law. Failure to respond to this letter may result in the loss of your property

**Newrez LLC dba Shellpoint Mortgage Servicing is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. Newrez LLC dba Shellpoint Mortgage Servicing's NMLS ID is 3013.**

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**Attention Servicemembers and Dependents:** Servicemembers on active duty, or a spouse or dependent of such a servicemember, may be entitled to certain protections under the Servicemembers Civil Relief Act ("SCRA") regarding the servicemember's interest rate and the risk of foreclosure. SCRA and certain state laws provide important protections for you, including prohibiting foreclosure under most circumstances. If you are currently in the military service, or have been within the last twelve (12) months, **AND** joined after signing the Note and Security Instrument now in default, please notify Shellpoint Mortgage Servicing immediately. When contacting Shellpoint Mortgage Servicing as to your military service, you must provide positive proof as to your military status. Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. Homeowner counseling is also available at agencies such as Military OneSource ([www.militaryonesource.mil](http://www.militaryonesource.mil), 1-800-342-9647) and Armed Forces Legal Assistance (<http://legalassistance.law.af.mil>), and through HUD-certified housing counselors (<https://www.hud.gov/counseling>). You can also contact NeKesha Paul toll-free at 8668252174 if you have questions about your rights under SCRA.

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Where mediation is available under state law (14 MRSA §6321-A), you may request mediation to explore options for avoiding foreclosure judgment.

This matter is very important. We encourage you to explore all available options upon receipt of this notice.

Please give it your immediate attention.

Sincerely,

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800-365-7107





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COASTAL ENTERPRISES, INCORPORATED	P: 207-504-5900 T: 877-340-2649 F: ... E: jason.thomas@ceimaine.org W: <a href="http://www.ceimaine.org">http://www.ceimaine.org</a>	30 Federal Street Suite 100 BRUNSWICK, ME 04011-1510
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	P: 207-333-6419 T: 800-866-5588 F: 207-795-4069 E: homequest@community-concepts.org W: <a href="https://www.ccimaine.org/">https://www.ccimaine.org/</a>	17 Market Sq South Paris, ME 04281-1533
KENNEBEC VALLEY COMMUNITY ACTION PROGRAM	P: 207-859-1500 T: 800-542-8227 F: ... E: housing@kvcap.org W: <a href="http://www.kvcap.org">http://www.kvcap.org</a>	101 Water St Waterville, ME 04901-6339
PENQUIS COMMUNITY ACTION PROGRAM	P: 207-873-3500 T: ... F: ... E: N/A W: <a href="http://www.penquis.org">http://www.penquis.org</a>	262 Harlow St Bangor, ME 04401-4952
YORK COUNTY COMMUNITY ACTION AGENCY	P: 207-324-5782 T: ... F: 207-459-2818 E: jenniferann.davidson@yccac.org W: <a href="http://www.yccac.org">http://www.yccac.org</a>	6 Spruce Street SANFORD, ME 04073-2917

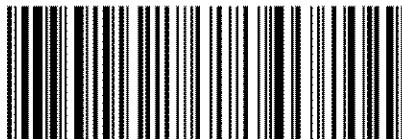
[https://data.hud.gov/Housing\\_Counselor/search?AgencyName=&City=&State=ME&RowLimit=&Services=DFC&Languages=](https://data.hud.gov/Housing_Counselor/search?AgencyName=&City=&State=ME&RowLimit=&Services=DFC&Languages=)

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P.O. Box 9103  
Temecula, CA 92589-9103



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20240814-354

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Greenville, SC 29603

ALBERT LANGUET  
161 CHANDLER RD  
BELGRADE, ME 04917-4501



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ALBERT LANGUET  
161 CHANDLER RD  
BELGRADE, ME 04917-4501

Loan Number:

Property Address: 161 CHANDLER RD  
BELGRADE, ME 04917

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P.O. Box 10826  
Greenville, SC 29603  
8668252174

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COASTAL ENTERPRISES, INCORPORATED	P: 207-504-5900 T: 877-340-2649 F: E: jason.thomas@ceimaine.org W: <a href="http://www.ceimaine.org">http://www.ceimaine.org</a>	30 Federal Street Suite 100 BRUNSWICK, ME 04011-1510
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	P: 207-333-6419 T: 800-866-5588 F: 207-795-4069 E: homequest@community-concepts.org W: <a href="https://www.ccimaine.org/">https://www.ccimaine.org/</a>	17 Market Sq South Paris, ME 04281-1533
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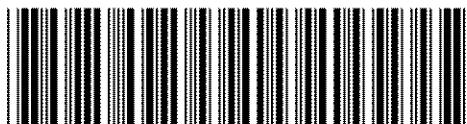
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W\_ME\_RTC



# shellpoint

Sent Via Certificate of Mailing

08/14/2024

P.O. Box 10826  
Greenville, SC 29603  
Phone: 800-365-7107  
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Agency Name	Phone, Toll-Free, Fax Number, Email, Website	Address
AVESTA HOUSING DEVELOPMENT CORPORATION	P: 207-553-7780-3347 T: 800-339-6516 F: 207-553-7778 E: ndigeronimo@avestahousing.org W: <a href="http://www.avestahousing.org">www.avestahousing.org</a>	307 Cumberland Avenue PORTLAND, ME 04101-4920
COASTAL ENTERPRISES, INCORPORATED	P: 207-504-5900 T: 877-340-2649 F: E: jason.thomas@ceimaine.org W: <a href="http://www.ceimaine.org">http://www.ceimaine.org</a>	30 Federal Street Suite 100 BRUNSWICK, ME 04011-1510
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	P: 207-333-6419 T: 800-866-5588 F: 207-795-4069 E: homequest@community-concepts.org W: <a href="https://www.ccimaine.org/">https://www.ccimaine.org/</a>	17 Market Sq South Paris, ME 04281-1533
KENNEBEC VALLEY COMMUNITY ACTION PROGRAM	P: 207-859-1500 T: 800-542-8227 F: E: housing@kvcap.org W: <a href="http://www.kvcap.org">http://www.kvcap.org</a>	101 Water St Waterville, ME 04901-6339
PENQUIS COMMUNITY ACTION PROGRAM	P: 207-873-3500 T: F: E: N/A W: <a href="http://www.penquis.org">http://www.penquis.org</a>	262 Harlow St Bangor, ME 04401-4952
YORK COUNTY COMMUNITY ACTION AGENCY	P: 207-324-5782 T: F: 207-459-2818 E: jenniferann.davidson@yccac.org W: <a href="http://www.yccac.org">http://www.yccac.org</a>	6 Spruce Street SANFORD, ME 04073-2917

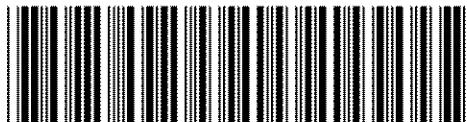
[https://data.hud.gov/Housing\\_Counselor/search?AgencyName=&City=&State=ME&RowLimit=&Services=DFC&Languages=](https://data.hud.gov/Housing_Counselor/search?AgencyName=&City=&State=ME&RowLimit=&Services=DFC&Languages=)

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Shellpoint Mortgage Servicing  
P.O. Box 9103  
Temecula, CA 92589-9103



2393161682

PRESORT  
First-Class Mail  
U.S. Postage and  
Fees Paid  
WSO

Send Payments to:  
Shellpoint Mortgage Servicing  
P.O. Box 60535  
City of Industry, CA 91716-0535

20240814-354

Send Correspondence to:  
Shellpoint Mortgage Servicing  
P.O. Box 10826  
Greenville, SC 29603

WENDY LANGUET  
161 CHANDLER RD  
BELGRADE, ME 04917-4501



W\_ME\_RTC



# shellpoint

Sent Via Certificate of Mailing

08/14/2024

P.O. Box 10826  
Greenville, SC 29603  
Phone: 800-365-7107  
Fax: 866-467-1137  
[www.shellpointmtg.com](http://www.shellpointmtg.com)

WENDY LANGUET  
161 CHANDLER RD  
BELGRADE, ME 04917-4501

Loan Number:

Property Address: 161 CHANDLER RD  
BELGRADE, ME 04917

## NOTICE OF RIGHT TO CURE

Dear WENDY LANGUET:

You are hereby provided formal notice by Shellpoint Mortgage Servicing, the Servicer of the above-referenced acting on behalf of Deutsche Bank National Trust Company, as Trustee for FFMLT Trust 2005-FF11, Mortgage Pass-Through Certificates, Series 2005-FF11 ("Lender"), that you are in default under the terms of the documents creating and securing your Loan described above, including the Note and Deed of Trust/Mortgage/Security Deed ("Security Instrument"), for failure to pay amounts due.

You have a right to cure your default. To cure the default, you must pay the full amount of the default on this loan by 09/25/2024 (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter). If you do not correct the default by this date, Shellpoint Mortgage Servicing may require that you pay immediately the entire amount then remaining unpaid under the Note and under the Security Instrument ("immediate payment in full"), and Shellpoint Mortgage Servicing or another party may acquire the property by means of foreclosure and sale.

As of the date of this notice, the total amount required to cure the default is \$4,769.05, which consists of the following:

Next Payment Due Date:	05/01/2024
Total Monthly Payments Due:	\$4,257.60
Delinquent Payment	05/01/2024
Delinquent Payment	06/01/2024
Delinquent Payment	07/01/2024
Delinquent Payment	08/01/2024
Late Charges:	\$14.92
Corporate Advance Balance:	\$1,148.81
Unapplied Balance:	(\$652.28)
<b>TOTAL YOU MUST PAY TO CURE DEFAULT:</b>	<b>\$4,769.05</b>

You can cure this default by making a payment of \$4,769.05 by 09/25/2024 (or if said date falls on a Saturday,



Sunday, or legal holiday, then on the first business day thereafter). The amount required to cure the default will remain constant until this date. If you make a payment of \$4,769.05 by 09/25/2024, you will be restored to all rights under the Security Instrument as though the default had not occurred. This letter is in no way intended as a payoff statement for your mortgage, it merely states an amount necessary to cure the default.

The total amount due does not include any amounts that become due after the date of this notice. Other amounts, including additional monthly payments, late charges and other charges, may continue to accrue during this period as provided for under the Note, Security Instrument and applicable law. These amounts must also be paid in order for you to be current on your mortgage payments but are not required to cure the default. Please include your loan number and property address with your payment and send to:

Shellpoint Mortgage Servicing  
P.O. Box 60535  
City of Industry, CA 91716-0535

Overnight:  
Shellpoint Mortgage Servicing  
75 Beattie Place  
Suite LL202  
Greenville, SC 29601

You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under the Security Instrument, and to present any other defenses that you may have.

If immediate payment in full is required, you will have the right to have enforcement of the Security Instrument discontinued and to have the Note and the Security Instrument remain fully effective if you meet the following conditions: 1) pay the full amount that then would be due under the Security Instrument and the Note as if immediate payment in full had never been required; 2) correct your failure to keep any of your other promises or agreements made in the Security Instrument; 3) pay all reasonable expenses in enforcing the Security Instrument including, for example, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the property and rights under the Security Instrument; and 4) do whatever Lender reasonably requires to assure that Lender's interest in the property, Lender's rights under the Security Instrument, and your obligations under the Note and under the Security Instrument continue unchanged.

**To the extent your obligation has been discharged or is subject to the automatic stay in a bankruptcy case, this notice is for informational purposes only and does not constitute a demand for payment or an attempt to collect a debt as your personal obligation. If you are represented by an attorney, please provide us with the attorney's name, address, and telephone number.**

You may have options available to you other than foreclosure. You are encouraged to explore available options prior to the end of the "right to cure" period by contacting Shellpoint Mortgage Servicing or a counseling agency approved by the United States Department of Housing and Urban Development. A list of approved counseling agencies is included with this letter.

You may contact the following persons with authority to modify your mortgage loan:

Shellpoint Mortgage Servicing  
P.O. Box 10826  
Greenville, SC 29603  
8668252174

If foreclosure proceedings are undertaken, we may pursue a deficiency judgment, if permitted by applicable

law. Failure to respond to this letter may result in the loss of your property

**Newrez LLC dba Shellpoint Mortgage Servicing is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. Newrez LLC dba Shellpoint Mortgage Servicing's NMLS ID is 3013.**

You are notified that this default and any other legal action that may occur as a result thereof may be reported to one or more local and national credit reporting agencies by Shellpoint Mortgage Servicing.

**Attention Servicemembers and Dependents:** Servicemembers on active duty, or a spouse or dependent of such a servicemember, may be entitled to certain protections under the Servicemembers Civil Relief Act ("SCRA") regarding the servicemember's interest rate and the risk of foreclosure. SCRA and certain state laws provide important protections for you, including prohibiting foreclosure under most circumstances. If you are currently in the military service, or have been within the last twelve (12) months, **AND** joined after signing the Note and Security Instrument now in default, please notify Shellpoint Mortgage Servicing immediately. When contacting Shellpoint Mortgage Servicing as to your military service, you must provide positive proof as to your military status. Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. Homeowner counseling is also available at agencies such as Military OneSource ([www.militaryonesource.mil](http://www.militaryonesource.mil), 1-800-342-9647) and Armed Forces Legal Assistance (<http://legalassistance.law.af.mil>), and through HUD-certified housing counselors (<https://www.hud.gov/counseling>). You can also contact NeKesha Paul toll-free at 8668252174 if you have questions about your rights under SCRA.

For your benefit and assistance, there are government approved homeownership counseling agencies designed to help homeowners avoid losing their homes. To obtain a list of approved counseling agencies, please call 1-800-569-4287 or visit <https://www.hud.gov/counseling>. You may also contact the Homeownership Preservation Foundation's Hope hotline at 1-888-995-HOPE (4673).

Where mediation is available under state law (14 MRSA §6321-A), you may request mediation to explore options for avoiding foreclosure judgment.

This matter is very important. We encourage you to explore all available options upon receipt of this notice.

Please give it your immediate attention.

Sincerely,

Shellpoint Mortgage Servicing  
P.O. Box 10826  
Greenville, SC 29603  
800-365-7107





## Agencies located in MAINE

Agency Name	Phone, Toll-Free, Fax Number, Email, Website	Address
AVESTA HOUSING DEVELOPMENT CORPORATION	P: 207-553-7780-3347 T: 800-339-6516 F: 207-553-7778 E: ndigeronimo@avestahousing.org W: <a href="http://www.avestahousing.org">www.avestahousing.org</a>	307 Cumberland Avenue PORTLAND, ME 04101-4920
COASTAL ENTERPRISES, INCORPORATED	P: 207-504-5900 T: 877-340-2649 F: E: <a href="mailto:jason.thomas@ceimaine.org">jason.thomas@ceimaine.org</a> W: <a href="http://www.ceimaine.org">http://www.ceimaine.org</a>	30 Federal Street Suite 100 BRUNSWICK, ME 04011-1510
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	P: 207-333-6419 T: 800-866-5588 F: 207-795-4069 E: <a href="mailto:homequest@community-concepts.org">homequest@community-concepts.org</a> W: <a href="https://www.ccimaine.org/">https://www.ccimaine.org/</a>	17 Market Sq South Paris, ME 04281-1533
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[https://data.hud.gov/Housing\\_Counselor/search?AgencyName=&City=&State=ME&RowLimit=&Services=DFC&Languages=](https://data.hud.gov/Housing_Counselor/search?AgencyName=&City=&State=ME&RowLimit=&Services=DFC&Languages=)

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# USPS Tracking®

[FAQs >](#)**Tracking Number:**[Remove X](#)**9314710011701175967538**[Copy](#)[Add to Informed Delivery](https://informeddelivery.usps.com/)

## Latest Update

Your package will arrive later than expected, but is still on its way. It is currently in transit to the next facility.

### Get More Out of USPS Tracking:

[USPS Tracking Plus®](#)

#### Moving Through Network

**In Transit to Next Facility, Arriving Late**

August 22, 2024

#### Arrived at USPS Regional Destination Facility

EASTERN ME DISTRIBUTION CENTER

August 17, 2024, 11:05 pm

#### Pre-Shipment, USPS Awaiting Item

August 15, 2024

[Hide Tracking History](#)

[Feedback](#)

[What Do USPS Tracking Statuses Mean?](https://faq.usps.com/s/article/Where-is-my-package)

**Text & Email Updates**



**USPS Tracking Plus®**





## Product Information

See Less

Track Another Package

Enter tracking or barcode numbers

## Need More Help?

Contact USPS Tracking support for further assistance.

[FAQs](#)

# USPS Tracking®

[FAQs >](#)**Tracking Number:**[Remove X](#)**9314710011701175967545**[Copy](#)[Add to Informed Delivery](https://informeddelivery.usps.com/)

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Your package will arrive later than expected, but is still on its way. It is currently in transit to the next facility.

### Get More Out of USPS Tracking:

[USPS Tracking Plus®](#)

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[Feedback](#)

[What Do USPS Tracking Statuses Mean?](https://faq.usps.com/s/article/Where-is-my-package)

**Text & Email Updates**



**USPS Tracking Plus®**





## Product Information

See Less

Track Another Package

Enter tracking or barcode numbers

## Need More Help?

Contact USPS Tracking support for further assistance.

[FAQs](#)

**Collections - Contact**

Loan ID: 1008048858	# of Payments Due: 6	Type: Conventional	Primary: Active
Interest Rate: 3.00000%	Total Due: \$6,987.85	Collector: Foreclosure	Warning:
Due Date: 05/01/2024	Payment Amount: \$1,064.40	SPOC:	Legal: FCBU
Customer Experience:	Refi Eligible: No	Returned Mail: No	Additional Status: No
	Shellpoint	Property Type: SingleFamilyDetached	Currency: US Dollars
	Additional Collateral:	Bankruptcy: No	Investor: RW0387-FFMLT 2005-FF11

**Borrower**  
 LANGUET, ALBERT  
 SSN: 007-62-0642  
 Language: English  
 Deceased: No  
 Best Time to Call: None

**Contact (1)** | Total Due / Cred

**Loan Terms and Dates**  
 Loan Close Date: 08/11/2001  
 First Due Date: 10/01/2001  
 Pmt Method: Billing  
 Interest Method: Arrears  
 Property Type: SingleFamily  
 Maturity Type: Balloon  
 Acquired From: Specialized

**Address Information**  
 Mailing Address: 161 CHAND  
 Mailing Address:  
 City: BELGRADE  
 State: ME  
 Zip Code: 04917  
 County: UNITED STATES

**Collections - Edit Comment**

LANGUET, ALBERT	1008048858
Interest Rate: 3.00000%	Due: 05/01/2024
<b>Information</b>	
Record Type:	Letter
Department:	Servicing
Comment:	Demand Letter Mailed
<input checked="" type="checkbox"/> Retain Permanently <input type="checkbox"/> Right Party Contact <input type="checkbox"/> Quality Right Party Contact	
<input type="checkbox"/> Exclude from Servicing File <span style="border: 1px solid black; padding: 2px;">Admin</span>	
<b>Setup Info</b>	
Set Up By:	Admin
Date & Time:	08/12/2024 @ 12:00:01
<b>Additional Notes</b>	
1100-ME Maine Demand	
<input type="button" value="Close"/>	

**Actions**

- 0446877
- 48858
- Status & Stops
- Loan Info (1)
- Dates (9)
- Financials
- Task Tracking
- Inspections
- Property (K)
- Lien Holder
- Letters
- Mailing Address
- Repayment (X)
- Plan Modification (5)
- Default (6)
- REO Info
- Eviction
- Credit Bureau (3) CCR
- Scheduled Pmts (0) Prepayment Penalty
- Loss Mitigation

**Buttons**

Choose ID | Next Loan | OK | Cancel